

**Information to identify the case:**

Debtor 1	<b>Fredrick J Settle</b>	Social Security number or ITIN	<b>xxx-xx-1449</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-24791-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Fredrick J Settle

4/5/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Fredrick J Settle  
 Debtor

Case No. 17-24791-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db  
 14736646 +Fredrick J Settle, 409 Knox Ave., New Castle, PA 16101-1441  
 Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  
 14736647 +Apothaker Acian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496  
 14749699 Calvary SPV I, LLC, as assignee of Sprin, gleaf/Apothaker Scian P.C.,  
 520 Fellowship Road Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496  
 14736648 +Family First FCU, 917 Moravia Street, New Castle, PA 16101-3916  
 14736649 Family First Swift Care, 850 S. Hermitage Road, Suite 815, Hermitage, PA 16148-3679  
 14736650 +First National Bank, 2052 West State Street, New Castle, PA 16101-1250  
 14736651 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2018 01:37:25 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14741456 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2018 01:37:25  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 14749697\* Quicken Loans Inc.  
 Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  
 14749698\* +Apothaker Acian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496  
 14749700\* +Family First FCU, 917 Moravia Street, New Castle, PA 16101-3916  
 14749701\* Family First Swift Care, 850 S. Hermitage Road, Suite 815, Hermitage, PA 16148-3679  
 14749702\* +First National Bank, 2052 West State Street, New Castle, PA 16101-1250  
 14749703\* +Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14749704\* Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com/Lyndie@Zeblaw.com  
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Paula J. Cialella on behalf of Debtor Fredrick J Settle paula@nypalaw.com,  
 jennie@nypalaw.com/kayann@nypalaw.com

TOTAL: 4